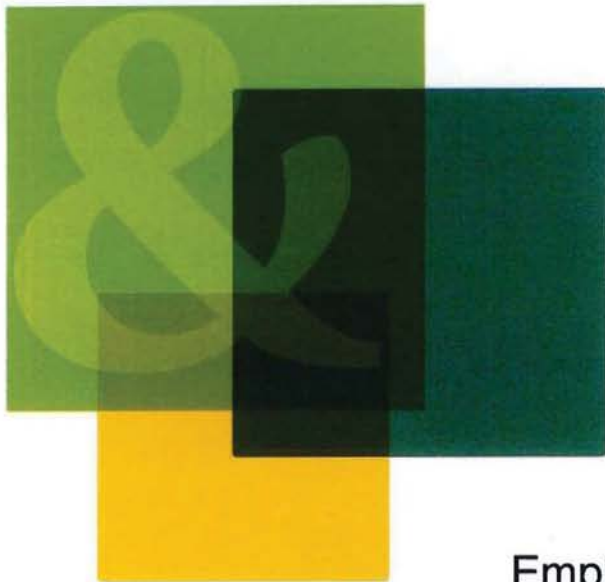


# **EXHIBIT 13**

Attachment  
B.



Employee Benefits Plans Committee  
March 8, 2010



## 4Q09 & Trailing 1 Year (1/1/09-12/31/09) Highlights – Top/Bottom Performing Funds Relative to Benchmarks

### **Top Performing 4Q09 – Harbor International Fund**

- Strong security selection, particularly in emerging markets and financials, contributed to 4Q09 benchmark relative outperformance
- No changes in team, philosophy and process

### **Bottom Performing 4Q09 – MTB Large Cap Value Fund (NWQ)**

- Poor security selection, primarily in healthcare, utilities and consumer staples, hurt 4Q09 performance
- No changes in team, philosophy or process

### **Top Performing Trailing 1 Year – T. Rowe Price Retirement 2030 Fund**

- Majority of outperformance due to manager selection, specifically Value, Growth Stock and International Stock Funds. Also, tactical allocation to HY bonds.
- No changes in team, philosophy or process

### **Bottom Performing Trailing 1 Year – MTB Prime Money Market Fund**

- MTB Prime Money Market **outperformed** benchmark by 0.06%
- Vanguard Inst'l Index **outperformed** benchmark by 0.17%
- Next bottom performer was MTB International Equity Fund – **outperformed** benchmark by 0.99%